**ST. JOSEPH’S COLLEGE (AUTONOMOUS), BENGALURU -27**

Registration Number:

Date & Session

**B.Com–6th SEMESTER**

**SEMESTER EXAMINATION: APRIL 2024**

**(Examination conducted in May /June 2024)**

**BCDEF 6523:FINTECH**

**(For current batch students only)**

**Time: 2 Hours Max Marks: 60**

**This paper contains 2 printed pages and 4 parts**

**Section A**

**I.** Answer ***any five*** of the following (**3 x 5 = 15 marks)**

1. State the purpose of Fintech with modern examples.
2. Comprehend the potential risks linked to the architectural framework of fintech.
3. Mention any three distinctive business models employed by fintech unicorns.
4. What is the importance of Initial Coin Offerings (ICOs) in the context of fintech.
5. Mention the various components of Fintech infrastructure.
6. What is Bitcoin and state any two applications of it.

**Section B**

**II.** Answer ***any two*** of the following (**5 x 2 = 10 marks)**

1. Explain the collaboration of banks and start ups in Fintech culture.
2. Discuss the detailed components and processes of ICO WORKING.
3. Briefly discuss the concept of blockchain technology.

**Section C**

**III.** Answer ***any two*** of the following (**10 x 2 = 20 marks)**

10. Discuss the practical applications of cryptocurrencies in the fintech landscape.

11. State the history of Financial Innovation.

12. Explain fintech integration in insurance sector and mention the innovations made.

**Section D**

**IV. Answer the following (15X1 = 15 marks)**

13. Complianceguard identified a critical gap in financial institutions' ability to efficiently navigate and comply with ever-evolving regulatory landscapes. As global financial regulations became increasingly complex, complianceguard seized the opportunity to streamline compliance processes through innovative regtech solutions.

Explain the history, objective and challenges of implementing the technology in compliance sector. Critically analyse the importance of considering these parameters before Complianceguard seizes the opportunity. ( 10+5marks)